Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 59

United States Bankruptcy Court
Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if	individual, er	nter Last, First,	Middle):			Name	e of Joint Debtor	(Spouse) (Last, F	rirst, Middle)		
Brooks, Willie B					Randolph, Brenda Lenial						
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
Last four digits of So (if more than one, st	toto all\ *	ndividual-Taxpa	•	No./Compl	lete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-9750				
Street Address of D	`		nd State):					nt Debtor (No. & S		I State):	
1416 West Chicago IL		ireet			60620		alumet Cit	-	<i>1</i> .		60409
County of Residence	ce or of the F	Principal Place	of Business:		00020	Cour	nty of Residence	or of the Principa	al Place of Busin	ness:	00-100
•		·	ОК				•		Cook		
Mailing Address of	Debtor (if diff	- ferent from stre	et address)			Mailii	ng Address of Jo	oint Debtor (if diffe	rent from street	t address):	
Location of Principa	al Assets of E	Business Debto	or (if different f	rom street a	address above):						
Ту		or (Form of Organ	nization)		(Ch	re of Busin neck one box			Which the Petition	inkruptcy Code on is Filed (Chec	
See Exhibit	(includes Join t D on page 2 o on (includes L	of this form		☐ Heath Care Bus ☐ Single Asset Re ☐ defined in 11 U. ☐ Railroad				Chapter 5	for Recognition Proceeding		
☐ Partnershi	,				Stockbroker Commodity I			☐ Chapter 1	12 🗖 Cha	apter 15 Petition a Foreign Nonma	-
		one of the abov te type of entity			Commodity in Clearing Bar						
		er 15 Debtors			Tax-E	Exempt Ent		■ Dobto are		Debts (Check one	
Country of debtor's of debtor'			ragarding or		Debtor is a ta		■ Debts are primarily consumer debts, defined in 11 U.S.C. \$ 101(8) as "incurred by an).	Debts are primarily business debts.	
against debtor is pe	• .	Troceeding by,	regarding, or	_	_	es Code (the	code (the Internal individual primarily for a personal, family, or household purpose."				bushioo costs.
		Filing Fee (C	Check one box)			Chec	k one box	С	hapter 11 Debto	ors	
Filing Fee attac		" (Canalia		- Laka			□ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)				
Filing Fee to be signed application unable to pay fe	tion for the co	ourt's considera	ation certifying	that the del	btor is	Chec	Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,343,300. (amount subject to adjustment on 4/01/13 and ever theree years thereafter).				
						Che	Check all applicable boxes: A plan is being filed with this petition.				
							Acceptances of of creditors, in a	f the plan were so acccordance with	licited prepetitio 11 U.S.C. § 112	on from one of mo 26(b).	ore classes
Statistical/Administrative Information ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.				nses paid,	there will be no			This space is f	for court use only51.00		
Estimated Number of	f Creditors									1	
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001-	10,001 25,000	25,001	50,001	Over		
Estimated Assets	99	199	999	5,000	_	25,000	50,000	100,000	100,000		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	to \$50	\$50,000,001 to \$100 million	1 \$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	1 \$10,000,001	\$50,000,001 to \$100	1 \$100,000,001 to \$500	\$500,000,001 to \$1billion	More than \$1 billion		

B1 (Official Form 1) (12/11)) Document	Page 2 of 59					
Voluntary Petition	Name of Debtor(s)					
This page must be completed and filed in every case)	Willie B	Brooks				
	Brenda Len	ial Randolph				
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional shee	n				
Location Where Filed:	Case Number:	Date Filed:				
None						
None						
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	·	•				
Name of Debtor:	Case Number:	Date Filed:				
District:	Relationship:	Judge:				
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b).					
	Jon Kurt Clasing	Dated: 05/27/2015				
Does the debtor own or have possession of any property that poses or is allege Yes, and Exhibit C is attached and made a part of this petition. No.	ibit C ed to pose a threat of imminent and identifiable h	arm to public health or safety?				
Exhibit D						
(To be completed by every individual debtor. If a joint petition is file		parate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made a part of this p	petition.					
If this is a joint petition:						
Exhibit D also completed and signed by the joint debtor is attached and made a pa	rt of this petition.					
_	ng the Debtor - Venue					
Debtor has been domiciled or has had a residence, principal pl	pplicable Box.) lace of husiness, or principal assets in this	District for 180 days				
immediately preceding the date of this petition or for a longer p		-				
There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pending in this D	District.				
Debter is a debter in a fersion proceeding and has its principal	place of hyginage or principal accepts in the	Linited				
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.						
Certification by a Debtor Who Reside	es as a Tenant of Residential Problems blocks.)	perty				
Landlord has a judgment against the debtor for possession of	,	lete the				
following.)	<u> </u>					
(Name of landlord that obtained judgment)						
(Address of Landlord)						
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the second seco						
possession was entered, and Debtor has included in this petition the deposit with the court of	f any rent that would become due during th	e 30-day				
period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this of	ertification. (11 U.S.C. § 362(1))					

PFG Record # 637632 B1 (Official Form 1) (1/08) Page 2 of 3

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 3 of 59

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Willie B Brooks Brenda Lenial Randolph

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Willie B Brooks

Willie B Brooks

Dated: 05/27/2015

/s/ Brenda Lenial Randolph

Brenda Lenial Randolph

Dated: 05/27/2015

Signature of Attorney

/s/ Jon Kurt Clasing

Signature of Attorney for Debtor(s)

Jon Kurt Clasing

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 05/27/2015

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

PFG Record # 637632 B1 (Official Form 1) (1/08) Page 3 of 3

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 4 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Willia R Brooks						
	d: 05/27/2015 /s/ Willie B Brooks						
I cert	tify under penalty of perjury that the information provided above is true and correct.						
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.						
Ш	Active military duty in a military combat zone.						
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);						
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);						
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]						
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.						
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]						
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.						
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.						

Record # 637632

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Mair Document Page 5 of 59

UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Brenda Lenial Randolp	oh	
Date	ed: 05/27/2015	/s/ Brenda Lenial Randolph		X Date & Sign
I cert	tify under penalty of perjury t	that the information provided above is true and co	orrect.	
	5. The United States trustee does not apply in this district.	or bankruptcy administrator has determined that the credit couns	eling requirement of	11 U.S.C. § 109(h)
	Active military duty in a m	nilitary combat zone.		
	• ,	U.S.C. § 109(h)(4) as physically impaired to the extent of being efing in person, by telephone, or through the Internet.);	unable, after reasor	nable effort, to
	, , ,	1 U.S.C. § 109(h)(4) as impaired by reason of mental illness or r sions with respect to financial responsibilities.);	mental deficiency so	as to be incapable
	4. I am not required to receive by a motion for determination by the	e a credit counseling briefing because of: [Check the applicable scourt.]	statement.] [Must be	e accompanied
	your bankruptcy petition and prompt management plan developed throug of the 30-day deadline can be grante	ory to the court, you must still obtain the credit counseling briefing the acertificate from the agency that provided the counseling, the the agency. Failure to fulfill these requirements may result in dead only for cause and is limited to a maximum of 15 days. Your ons for filing your bankruptcy case without first receiving a credit countries.	together with a copy lismissal of your cas case may also be dis	of any debt e. Any extension
	seven days from the time I made my	edit counseling services from an approved agency but was unable request, and the following exigent circumstances merit a temporticy case now. [Must be accompanied by a motion for determinated by a motion for determinate	ary waiver of the cre	edit counseling
	the United States trustee or bankrup performing a related budget analysis file a copy of a certificate from the ac	e the filing of my bankruptcy case, I received a briefing from a cre- otcy administrator that outlined the opportunties for available credi- s, but I do not have a certificate from the agency describing the se- gency describing the services provided to you and a copy of any of days after your bankruptcy case is filed.	it counseling and asservices provided to n	sisted me in ne. You must
	the United States trustee or bankrup performing a related budget analysis	e the filing of my bankruptcy case, I received a briefing from a creaticy administrator that outlined the opportunties for available credits, and I have a certificate from the agency describing the services at repayment plan developed through the agency.	t counseling and as	sisted me in

Record # 637632

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 6 of 59

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

Case No. Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$44,347	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$32,668	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$13,221	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$39,359	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,652
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$3,583
TOTALS			\$44,347 TOTAL ASSETS	\$85,248 TOTAL LIABILITIES	

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 7 of 59

B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

Case No. Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below						
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any					
This information is for statistical purposes only under 28 U.S.C § 159						
Summarize the following types of liabilities, as reported in the Schedules, and total them						

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$2,644.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$2,644.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,651.53
Average Expenses (from Schedule J, Line 18)	\$3,583.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$3,369.48

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$32,668.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$13,221.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$39,359.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$72,027.00

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 8 of 59

UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Ma	\$0.00			

(Report also on Summary of Schedules)

Record # 637632 B6A (Official Form 6A) (12/07) Page 1 of 1

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	C A M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.				
		savings account with - Marquette Bank		\$0
		checking account with - Marquette Bank		\$12
		checking account with - Bank of America		\$15
		checking account with - Bank of America		\$70
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security Deposit with - Landlord		\$900
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.		\$2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$200

Record # 637632 B6B (Official Form 6B) (12/07) Page 1 of 4

Document Page 10 of 59 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

S	SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
06. Wearing Apparel									
		Necessary wearing apparel.		\$75					
07. Furs and jewelry.									
		Earrings, watch, costume jewelry		\$200					
08. Firearms and sports, photographic, and other hobby equipment.	X								
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance - No Cash Surrender Value.		\$0					
10. Annuities. Itemize and name each issuer.	X								
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ Employer/Former Employer - 100%	н	Unknown					
		Exempt.							
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X								
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								

Document Page 11 of 59 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	Type of Property Description and Location of Property E							
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		Joint Debtor has a Pending Personal Injury Lawsuit 13-M1-300139 set for Jury Trial on 7/22/2015 Demand is for \$30,000 - Represented by Dicker and Dicker (312)853-3485		\$15,000				
22. Patents, copyrights and other intellectual	X	(312)053-3405						
property. Give particulars. 23. Licenses, franchises and other general	X							
intangibles	-							
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes 25. Autos, Truck, Trailers and other vehicles	X							
and accessories.		2000 Pontiac Grand Prix - Inoperable		\$0				
		2002 Chevrolet Trailblazer		\$3,575				
		2013 Hyundai Sonata with 48000 Miles		\$22,300				
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and	X							
supplie used in business. 30. Inventory	X							
31. Animals	-							
	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 12 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Total

\$44,347.00

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	C H W	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
35. Other personal property of any kind not already listed. Itemize.	X							

Record # 637632 B6B (Official Form 6B) (12/07) Page 4 of 4

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankru	ntcv	Docket	#:
Darikiu		DOCKEL	π.

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$146,450.* * Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
02. Checking, savings or other			
checking account with - Marquette Bank	735 ILCS 5/12-1001(b)	\$ 12	\$12
checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 15	\$15
checking account with - Bank of America	735 ILCS 5/12-1001(b)	\$ 70	\$70
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 2,000	\$2,000
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 200	\$200
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(b)	\$ 75	\$75
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(b)	\$ 200	\$200
12. Interest in IRA,ERISA, Keo			
Pension w/ Employer/Former Employer - 100% Exempt.	735 ILCS 5/12-1006	In Full	Unknown
21. Other contingent and unliq			
Joint Debtor has a Pending Personal Injury Lawsuit 13-M1-300139 set for Jury Trial on 7/22/2015 Demand is for \$30,000 - Represented by Dicker and Dicker (312)853-3485	735 ILCS 5/12-1001(h)(4)	\$ 15,000	\$15,000
25. Autos, Truck, Trailers and			
2002 Chevrolet Trailblazer	735 ILCS 5/12-1001(c)	\$ 2,400	\$3,575
2013 Hyundai Sonata with 48000 Miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$22,300

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Record # 637632 B6C (Official Form 6C) (04/13) Page 1 of 1

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Mair Document Page 14 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and M Including Zip and Acc (See Instructions	lailing Address count Number (Above)	Codebtor	C A M	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
PO Box 513 Southfield MI 48037 Acct #: 79505677				Dates: 2015-02-23 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$3,575.00 Intention: Reaffirm 524 (c) *Description: 2002 Chevrolet Trailblazer				\$6,795	\$6,795
2 Hyundai Capital Am Attn: Bankruptcy Dep 10550 Talbert Ave Fountain Valley CA 9 Acct #: 2012120494	ot. 02708			Dates: 2012-12-03 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$22,300.00 Intention: Reaffirm 524 (c) *Description: 2013 Hyundai Sonata with 48000 Miles				\$17,265	\$0
3 Springleaf Financial Attn: Bankruptcy Dep 601 Nw 2Nd St Evansville IN 47708 Acct #: 5093232037	ot.			Dates: 2009-05-14 Nature of Lien: Lien on Vehicle - PMSI Market Value: \$0.00 Intention: Surrender *Description: 2000 Pontiac Grand Prix - Inoperable				\$8,608	\$0

B6F (Official Form 6F) (12/07) Page 1 of 1

(Report also on Summary of Schedules)

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 15 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule . Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main

*Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incured and Consideration For Claim	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
1	IL Dept Of Healthcare 509 S 6th St. Springfield IL 62701 Acct #: 9D6888031			Reason: Dates: 2012-2015				\$11,721	\$11,721
2	IRS Priority Debt Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:			Reason: Taxes - Federal, State/Loca Dates:	I			\$1,500	\$1,500
3	Karen Blake 395 Madison Calumet City IL 60409 Acct #:			Reason: Child Support Dates: 2015				\$0	\$0
		1	1	Total Amount of Unsecured Prior	ity	Clai	ms	\$ 13,221	\$ 13,221

(Report also on Summary of Schedules)

Record # 637632 B6E (Official Form 6E) (04/13) Page 2 of 2

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Acct #:

Amount of

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address Including
Zip Code and Account Number

Date Claim Was Incurred and
Consideration For Claim.

For Claim is Subject to School School

	Zip Code and Account Number (See Instructions Above)	роо	C	If Claim is Subject to Setoff, So State	Contin	Unliqu	Disp	Claim
1	Amerassist AR Solution Attn: Bankruptcy Dept. 445 Hutchinson Ave Ste 5 Columbus OH 43235 Acct #: 460272			Dates: 2013-2014 Reason: Medical Debt				\$224
2	Americash Loans Bankruptcy Department 555 Torrence Ave. Calumet City IL 60409 Acct #:			Dates: 2015 Reason: PayDay Loan				\$800
3	Armor Systems Corporation 1700 Jiefer Drive Ste 1 Zion IL 60099			Dates: 2013 Reason: Debt Owed				\$60

Record # 637632 B6F (Official Form 6F) (12/07) Page 1 of 8

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4 Asset Recovery Solutions Bankruptcy Department 2200 W. Devon Ave., #200 Des Plaines IL 60018 Acct #:			Dates: 2012 Reason: Credit Card or Credit Use				\$493

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Jefferson Capital Systems LLC Bankruptcy Dept. PO Box 7999 Saint Cloud MN 56302

5 AT T C/O Enchanced Recovery CO L 8014 Bayberry Rd Jacksonville FL 32256 Acct #: 84463715	Dates: 2013-2014 Reason: Collecting for Creditor	\$207
6 AT T Mobility C/O Afni, INC PO Box 3097 Bloomington IL 61702 Acct #: 1053634621	Dates: 2014-2015 Reason: Collecting for Creditor	\$595
7 <u>Capital One</u> Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285	Dates: 2008-2014 Reason: Credit Card or Credit Use	\$0
Acct #: NULL		

Record # 637632 B6F (Official Form 6F) (12/07) Page 2 of 8

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
8 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: NULL			Dates: 2007-2014 Reason: Credit Card or Credit Use				\$2,618

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602

Blitt and Gaines, PC Bankruptcy Dept. 661 Glenn Ave. Wheeling II 60090

_	One hand INO			
9	Cashcall INC	Dates:	2007-2011	
	1 City Blvd W Orange CA 92868 Acct #: 1085642	Reason:	Personal Loan	
10	City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680	Dates: Reason:	Parking tickets Ordinance Violatic	\$3,000
	Acct #:			
11	Comcast C/O Stellar Recovery INC 4500 Salisbury Rd Ste 10 Jacksonville FL 32216	Dates: Reason:	2011-2012	\$362
	Acct #: 4709443			

Record # 637632 B6F (Official Form 6F) (12/07) Page 3 of 8

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
12 COMENITY BANK/Ashstwrt Attn: Bankruptcy Dept. Po Box 182789 Columbus OH 43218 Acct #: NULL			Dates: 2012-2014 Reason: Credit Card or Credit Use				\$536

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Portfolio Recovery Assoc. Bankruptcy Dept. 120 Corporate Blvd., Ste. 100 Norfolk VA 23502

Dates: 2013-2015 Reason: Credit Card or Credit Use	\$0
Dates: 2011-2014 Reason: Credit Card or Credit Use	\$344
Dates: 2013 Reason: Credit Card or Credit Use	\$75
Dates: 2013 Reason: Credit Card or Credit Use	\$541
Dates: 2011-2014 Reason: Loan or Tuition for Education	\$1,897
	Reason: Credit Card or Credit Use Dates: 2011-2014 Reason: Credit Card or Credit Use Dates: 2013 Reason: Credit Card or Credit Use Dates: 2013 Reason: Credit Card or Credit Use

Record # 637632 B6F (Official Form 6F) (12/07) Page 4 of 8

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
18	Dept of ED/Navient PO Box 9635 Wilkes Barre PA 18773 Acct #: 99923345031E00220110421			Dates: 2011-2014 Reason: Loan or Tuition for Education				\$747			
19	Dicker and Dicker 300 W Adams, Suite 330 Chicago IL 60606 Acct #:			Dates: 2015 Reason: Notice Only				\$0			
20	Dr. Lisa Oldham 1300 W. Belmont Ste 10 Chicago IL 60657 Acct #:			Dates: 2013 Reason: Medical Debt				\$400			
21	GE Capital Retail BANK C/O Portfolio Recovery ASS 120 Corporate Blvd Ste 1 Norfolk VA 23502 Acct #: 6032201414416985			Dates: 2014-2014 Reason: Unknown Credit Extension				\$1,394			
22	Gettington.Com C/O Jefferson Capital SYST 16 Mcleland Rd Saint Cloud MN 56303 Acct #: 3075556764			Dates: 2014-2014 Reason: Unknown Credit Extension				\$492			
23	HSBC BANK Nevada N.A. C/O Portfolio Recovery ASS 120 Corporate Blvd Ste 1 Norfolk VA 23502 Acct #: 5458001573048612			Dates: 2014-2014 Reason: Unknown Credit Extension				\$1,909			
24	Marsha Gorens 1645 W. Jackson St 318 Chicago IL 60612 Acct #:			Dates: 2013 Reason: Medical Debt				\$300			

Record # 637632 B6F (Official Form 6F) (12/07) Page 5 of 8

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim			
25	Mea-Sullivan C/O Commonwealth Financial 245 Main St Scranton PA 18519			Dates: Reason:				\$79			
	Acct #: D60511208N1										
26	Mea-Sullivan C/O Commonwealth Financial 245 Main ST. Scranton PA 18519			Dates: 2014-2014 Reason:				\$756			
	Acct #: D60534279N1										
27	Midwest Title Loans, Inc. Bankruptcy Department 3751 W. 79th St. Chicago IL 60652		Н	Dates: 2013 Reason: Deficiency, Repo'd/Surr'd Auto				\$1,000			
	Acct #:										
28	Optimum Outcomes INC 2651 Warrenville Rd Ste Downers Grove IL 60515 Acct #: Ap29136116			Dates: 2013-2013 Reason: Medical Debt				\$40			
29	PLS Loan Store Bankruptcy Dept 1657 Sibley Blvd Calumet City IL 60409 Acct #:			Dates: 1/2015 Reason: PayDay Loan				\$800			
30	Ridge Orthopedics and Rehab 5540 W. 111th Street Oak Lawn IL 60453 Acct #:			Dates: 2012 Reason: Medical Debt				\$22			
31	Santander Consumer USA Bankruptcy Department 8585 N. Stemmons Fwy. Dallas TX 75247			Dates: Reason: Deficiency, Repo'd/Surr'd Auto				\$11,110			
	Acct #:										

Record # 637632 B6F (Official Form 6F) (12/07) Page 6 of 8

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
32	Sprint Bankruptcy Dept. PO Box 7949 Overland Park KS 66207			Dates: Reason:	Utility Bills/Cellular Service				\$1,200		
	Acct #:										
33	Sprint C/O Enhanced REcovery CO L 8014 bayberry Rd Jacksonville FL 32256			Dates: Reason:	2013				\$402		
	Acct #: 73727235										
34	Syncb/CARE CREDIT Attn: Bankruptcy Dept. 950 Forrer Blvd Kettering OH 45420			Dates: Reason:	2013-2014 Credit Card or Credit Use				\$1,414		
	Acct #: NULL										
35	Syncb/Walmart Attn: Bankruptcy Dept. Po Box 965024 Orlando FL 32896 Acct #: NULL			Dates: Reason:	2008-2014 Credit Card or Credit Use				\$1,370		
36	Synchrony BANK C/O Portfolio Recovery ASS 120 Corporate Blvd Ste 1 Norfolk VA 23502			Dates: Reason:	2014-2014 Unknown Credit Extension				\$1,525		
_	Acct #: 6019183265117705										
37	TD BANK USA/Targetcred Attn: Bankruptcy Dept. Po Box 673 Minneapolis MN 55440			Dates: Reason:	2011-2014 Credit Card or Credit Use				\$548		
	Acct #: NULL										
38	TJX P.O. Box 530948 Atlanta GA 30353			Dates: Reason:	2013 Credit Card or Credit Use				\$213		
	Acct #:										

Record # 637632 B6F (Official Form 6F) (12/07) Page 7 of 8

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Zip Code and	iling Address Including Account Number ctions Above)	Codebtor	C M H		Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State		Unliquidated	Disputed	Amount of Claim
39 University of Photostal 4615 E Elwood St Phoenix AZ 85040 Acct #: 903799428	FL 3			Dates: Reason:	2010-2012				\$520
40 Vision Financial C Bankruptcy Depart PO Box 900 Purchase NY 1057 Acct #:	ment			Dates: Reason:	2013 Credit Card or Credit Use				\$537
41 Webbank/Gettingt Attn: Bankruptcy D 6250 Ridgewood R Saint Cloud MN 56 Acct #: NULL	ept. d			Dates: Reason:	2012-2014 Credit Card or Credit Use				\$492
42 Wow Cable Bankruptcy Depart Box 5715 Carol Stream IL 60 Acct #:				Dates: Reason:	2012 Cable Bill				\$337

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Management, Inc. Bankruptcy Dept. 4200 International Pkwy. Carrollton TX 75007-1906

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 39,359

Record # 637632 B6F (Official Form 6F) (12/07) Page 8 of 8

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 25 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address,
Including Zip Code,
of Other Parties to Lease or Contract.

Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

Record # 637632 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 26 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Check this box if debtor has no codebtors.	
Name and Address of Callabter	

Name and Address of the Creditor

[X] None

Record # 637632 B6G (Official Form 6G) (12/07) Page 1 of 1

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 27 of 59

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Willie	В	Brooks
	First Name	Middle Name	Last Name
Debtor 2	Brenda	Lenial	Randolph
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT OF</u>	- ILLINOIS
Case Number	-		
(If known)			_
(

Official Form B 61

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed X Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Driver/Dock Work	er	
	Occupation may Include student or homemaker, if it applies.	Employers name	DHL Express		
		Employers address	570 Polaris Parkw	vay	
			Westerville, OH 43	3082	
		How long employed there?	1 year		
Pa	rt 2: Give Details About Monthl	ly Income			
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	ine the information for a		,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$2,912.48	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,912.48	\$0.00

 Official Form B 6I
 Record #
 637632
 Schedule I: Your Income
 Page 1 of 2

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main

Page 28 of 59
Case Number (if known) Document Brooks Willie В Debtor 1

Last Name

First Name

Middle Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	4.	\$2,912.48	\$0.00	
	Il payroll deductions:	_			
	Tax, Medicare, and Social Security deductions	5a. 	\$468.13	\$0.00	
	Mandatory contributions for retirement plans	5b. —	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c. _	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d. 	\$0.00	\$0.00	
	Insurance	5e. —	\$0.00	\$0.00	
5f.	Domestic support obligations	5f. —	\$1,011.31	\$0.00	
5g.	Union dues	5g. 	\$0.00	\$0.00	
	Other deductions. Specify:	5h. 	\$0.00	\$0.00	
6. Add th	ne payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6	\$1,479.44	\$0.00	
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,433.03	\$0.00	
8. List al	l other income regularly received:				
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$1,156.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:,	8h.	\$0.00	\$1,062.50	
9. Ad	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$2,218.50	
10. Cal	culate monthly income. Add line 7 + line 9.	10.	\$1,433.03 +	\$2,218.50	\$3,651.53
Add	d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		ψ1,400.00	Ψ2,210.00	Ψ3,031.33
Inc oth Do	te all other regular contributions to the expenses that you list in Schedule lude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are recify:	our dependen not available to		Schedule J.	1\$0.00
	d the amount in the last column of line 10 to the amount in line 11. The rest te that amount on the Summary of Schedules and Statistical Summary of Co		•	t applies	2. \$3,651.53
	you expect an increase or decrease within the year after you file this form		,		
х	No. Yes. Explain:				

Fill in	this in	formation to identify you	ur case:				
Debto	or 1	Willie	В	Brooks	Check if this is:		
		First Name	Middle Name	Last Name	☐ An amende	ed filing	
Debto	or 2	Brenda	Lenial	Randolph	A suppleme	ent showing post	-petition chapter 13
(Spouse	e, if filing)	First Name	Middle Name	Last Name	income as o	of the following o	late:
Unite	d States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS_			
Case (If kno	Number				IVIIVI / DD /	1111	
	–						2 because Debtor 2
Offici	iai F	orm B 6J			☐ maintains a	separate house	enola.
Sche	edul	e J: Your Exp	enses				12/13
	-		=	ople are filing together, both are		_	
more sp every qu			heet to this form. Or	the top of any additional pages	, write your name and case num	ıber (if known). Aı	nswer
Part 1		escribe Your Household					
		nt case?					
	7 [*]	So to line 2.					
x	=	oes Debtor 2 live in a se	eparate household?				
	_	X No.					
		Yes. Debtor 2 must	file a separate Sched	ule J.			
2. D	o you h	ave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
		t Debtor 1 and		ut this information for	Debtor 1 or Debtor 2	age	with you?
U	ebtor 2.		each depe	endent	Step Daughter	18	No No
	o not st ames.	ate the dependents'					Yes
"	arries.				Son	21	X No
							Yes
					Son	19	X No
							Yes
					Doughtor	12	X No
					Daughter	- 12	Yes
					Daughter	11	X No
					Daughter	11	Yes
		expenses include	X No				
		s of people other than and your dependents?	Yes				
Part 2:							
		stimate Your Ongoing Mo		nless you are using this form as	a supplement in a Chapter 13 o	case to report	
	-	•		a supplemental Schedule J, che	• •	•	
the app			-h	Anne di Constitutione de la contra			
	-	-	-	tance if you know the value or Income (Official Form B 6I.)		١	our expenses
				idence. Include first mortgage pa	vments and		
		for the ground or lot.	kpenses for your res	idence. Include inst mortgage pa	yments and	4.	\$417.00
	-	luded in line 4:					·
4	a. Rea	al estate taxes				4a.	\$0.00
		perty, homeowner's, or re	enter's insurance			4b.	\$0.00
		me maintenance, repair,		5		4c.	\$25.00
		meowner's association or				4d.	\$0.00

Desc Main Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Page 30 of 59 Document

Last Name

Willie В Middle Name

Debtor 1

First Name

Case Number (if known) __

Your expenses \$0.00 5. Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$100.00 Electricity, heat, natural gas 6a. 6h \$0.00 Water, sewer, garbage collection \$375.00 6c. Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify:_ 6d. 7. \$600.00 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$165.00 9. Clothing, laundry, and dry cleaning \$110.00 10. Personal care products and services 10. \$100.00 11. Medical and dental expenses 11. Transportation. Include gas, maintenance, bus or train fare. \$600.00 12. Do not include car payments. \$60.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15a. Life insurance \$0.00 15b. 15b. Health insurance \$126.00 15c. Vehicle insurance 15c. \$0.00 15d. Other insurance. Specify: 15d. 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Specify: _ 17. Installment or lease payments: \$405.00 17a. 17a. Car payments for Vehicle 1 \$240.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form B 6I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19 Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. 20a. Mortgages on other property \$ 0.00 20b. 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e. 20e. Homeowner's association or condominium dues

Official Form 6J Record # 637632 Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 31 of 59

Willie В Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$260.00 21. Other. Specify: ___Postage/Bank Fees (\$10.00), H rent (\$250.00), 21. \$3,583.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$3,651.53 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$3,583.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$68.53 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 637632 Schedule J: Your Expenses Page 3 of 3

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 32 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 05/27/2015 /s/ Willie B Brooks

Willie B Brooks

Dated: 05/27/2015 /s/ Brenda Lenial Randolph

Brenda Lenial Randolph

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C.

Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record # 637632 B6F (Official Form 6F) (12/07) Page 1 of 1

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 33 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor"s business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2015: \$11,058	employment	
	2014: \$26,999 2013: \$27,000		
NONE	Spouse		
	AMOUNT	SOURCE	



02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE	CE

Record #: 637632 B7 (Official Form 7) (12/12) Page 1 of 10

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 34 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Name & Address of Creditor &

Relationship to Debtor

Bankruptcy Docket #:

Judge:

Spouse			
AMOUNT	SOURCE		
2015: \$1,062/month 2014: \$9,335	Foster Care Income		
2013: \$9,335 2015: \$1,156/month 2014: \$13,872 2013: \$13,872	Social Security Disability		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, an a. INDIVIDUAL OR JOINT DEBTOR or services, and other debts to any c value of all property that constitutes	d c. (S) WITH PRIMARILY CONSUMER DEBTS: Li reditor made within 90 days immediately procee or is affected by such transfer is not less than \$ of a domestic support obligation or as part of an	ding the commencement of this case 600.00. Indicate with an asterisk (*) a	if the aggregate any payments that
Complete a. or b. as appropriate, an a. INDIVIDUAL OR JOINT DEBTOR or services, and other debts to any civalue of all property that constitutes were made to a creditor on account approved nonprofit budgeting and cr	t(S) WITH PRIMARILY CONSUMER DEBTS: Li reditor made within 90 days immediately proces or is affected by such transfer is not less than \$	eding the commencement of this case 600.00. Indicate with an asterisk (*) a alternative repayment schedule unde g under chapter 12 or chapter 13 mus	if the aggregate iny payments that r a plan by an t include payments
Complete a. or b. as appropriate, an a. INDIVIDUAL OR JOINT DEBTOR or services, and other debts to any civalue of all property that constitutes were made to a creditor on account approved nonprofit budgeting and creditor or both spouses whether or Name and Address	et(S) WITH PRIMARILY CONSUMER DEBTS: Lift reditor made within 90 days immediately processor is affected by such transfer is not less than \$ of a domestic support obligation or as part of an editor counseling agency. (Married debtors filing not a joint petition is filed, unless the spouses a Dates of	eding the commencement of this case 600.00. Indicate with an asterisk (*) a alternative repayment schedule unde g under chapter 12 or chapter 13 mus are separated and a joint petition is no Amount	if the aggregate any payments that r a plan by an t include payments t filed.) Amount
Complete a. or b. as appropriate, an a. INDIVIDUAL OR JOINT DEBTOR or services, and other debts to any o value of all property that constitutes were made to a creditor on account o approved nonprofit budgeting and or by either or both spouses whether or Name and Address of Creditor Hyundai Capital Americ 10550 Talbert Ave Fountain Valley CA 92708 b. DEBTOR WHOSE DEBTS ARE 1 90 days immediately preceding the o such transfer is less than \$5,850*. If account of a domestic support obliga and credit counseling agency. (Marri	et(S) WITH PRIMARILY CONSUMER DEBTS: Lifteditor made within 90 days immediately processor is affected by such transfer is not less than \$ of a domestic support obligation or as part of an editor counseling agency. (Married debtors filing not a joint petition is filed, unless the spouses a Dates of Payments	cling the commencement of this case 600.00. Indicate with an asterisk (*) a alternative repayment schedule under grunder chapter 12 or chapter 13 must are separated and a joint petition is no Amount Paid \$ 1,215 The payment or other transfer to any cree evalue of all property that constitutes risk (*) any payments that were made dule under a plan by an approved nor must include payments and other trainer for the constitutes and the constitutes are constituted for the constitutes and constitutes are constituted for the constitutes are constituted for the constitutes are constituted for the constitutes and constitutes are constituted for the constitute and constitutes are constituted for the constitutes are c	if the aggregate any payments that r a plan by an t include payments to t filed.) Amount Still Owing \$ 16,050 additor made within or is affected by to a creditor on approfit budgeting

Record #: 637632 B7 (Official Form 7) (12/12) Page 2 of 10

Dates

of Payments

Amount Paid or Value of

Transfers

Amount

Still Owing

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 35 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 CAPTION OF
 NATURE
 COURT
 STATUS

 SUIT AND
 OF
 OF AGENCY
 OF

 CASE NUMBER
 PROCEEDING
 AND LOCATION
 DISPOSITION

 ital One Bank VS Brenda
 Collection
 Cook County Circuit Court
 Pending

Capital One Bank VS Brenda Randolph

CASE NUMBER#15M6001714



04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of PersonDateDescriptionfor Whose Benefit Propertyofand Valuewas SeizedSeizureof Property



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Date Terms of
Address of of Assignment or
Assignee Assignment Settlement



b. List all property which has been in the hands of a custodian, receiver, or court- appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and
 Name & Location
 Date
 Description

 Address
 of Court Case
 of
 and Value of

 of Custodian
 Title & Number
 Order
 Property

Record #: 637632 B7 (Official Form 7) (12/12) Page 3 of 10

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 36 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT	OF FI	NANCIAI	AFFAIRS
	\circ		

NONE
V
Х

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person	Relationship	Date	Description
or	to Debtor,	of	and Value
Organization	If Any	Gift	of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Property	Part by Insurance, Give Particulars	Loss
Value	if Loss Was Covered in Whole or in	of
Description and	Description of Circumstances and,	Date

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Geraci Law, LLC 55 E Monroe St Suite #3400		Payment/Value: \$665.00
0		D
of Payee	Other Than Debtor	Value of Property
Address	Name of Payer if	Description and
Name and	Date of Payment,	Amount of Money or

55 E Monroe St Suite #3400 Chicago, IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

 Name and Address
 Date of Payment, Name of Payer if of Payee
 Amount of Money or description and Other Than Debtor

 Hananwill Credit Counseling,
 2015
 \$20.00

115 N. Cross St., Robinson, IL 62454



10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of		Describe Property Transferred
Transferee, Relationship		and
to Debtor	Date	Value Received

Record #: 637632 B7 (Official Form 7) (12/12) Page 4 of 10

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 37 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r

		Judge:	
	STATEMENT OF FINANC	IAL AFFAIRS	
10b. List all property transferred by the trust or similar device of which the de	he debtor within ten (10) years immediately preceebtor is a beneficiary.	eding the commencement of this c	ase to a self-settled
Name of Trust or other Device	Date(s) of Transfer(s)	Amount and Date of Sale or Closing	
List all financial accounts and instrun	nents held in the name of the debtor or for the be		sed, sold, or otherwise
certificates of deposit, or other instru associations, brokerage houses and information concerning accounts or i are separated and a joint petition is r	Type of Account, Last Four Digits of	, credit unions, pension funds, coc under chapter 12 or chapter 13 m whether or not a joint petition is file Amount and	operatives, nust include
certificates of deposit, or other instru associations, brokerage houses and information concerning accounts or i are separated and a joint petition is r	ments; shares and share accounts held in banks other financial institutions. (Married debtors filing nstruments held by or for either or both spouses not filed.)	, credit unions, pension funds, coc under chapter 12 or chapter 13 m whether or not a joint petition is file	operatives, nust include
certificates of deposit, or other instru associations, brokerage houses and information concerning accounts or i are separated and a joint petition is r Name and Address of	ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.) Type of Account, Last Four Digits of Account Number, and Amount of	, credit unions, pension funds, coc under chapter 12 or chapter 13 m whether or not a joint petition is file Amount and Date of Sale or	operatives, nust include
certificates of deposit, or other instru associations, brokerage houses and information concerning accounts or i are separated and a joint petition is r Name and Address of Institution 12. SAFE DEPOSIT BOXES: List each safe deposit or other box o immediately preceding the commence	ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.) Type of Account, Last Four Digits of Account Number, and Amount of	Amount and Date of Sale or Closing ities, cash, or other valuables with chapter 12 or chapter 13 must inc	pperatives, nust include ed, unless the spouses ain one year lude boxes or
certificates of deposit, or other instru associations, brokerage houses and information concerning accounts or i are separated and a joint petition is r Name and Address of Institution 12. SAFE DEPOSIT BOXES: List each safe deposit or other box o immediately preceding the commence	ments; shares and share accounts held in banks other financial institutions. (Married debtors filing instruments held by or for either or both spouses not filed.) Type of Account, Last Four Digits of Account Number, and Amount of Final Balance or depository in which the debtor has or had securement of this case. (Married debtors filing under	Amount and Date of Sale or Closing ities, cash, or other valuables with chapter 12 or chapter 13 must inc	pperatives, nust include ed, unless the spouses ain one year lude boxes or

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address Date Amount of Creditor of Setoff of Setoff



14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

Record #: 637632 B7 (Official Form 7) (12/12) Page 5 of 10

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Page 38 of 59 Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

CTV.	IENT	∩ E	CINI	ANC	IAI	AFFA	IDC
JIA		UL		AING	IAL	AFFA	IRO

	NONE
ı	V
ı	A

Name Used	Dates of Occupancy		
Used	Occupancy		
s, Washington, or Wisconsir	n) within eight (8) years immedia	ately preceding the	n the
S	, Washington, or Wisconsi	, Washington, or Wisconsin) within eight (8) years immedia	erty state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, i, Washington, or Wisconsin) within eight (8) years immediately preceding the debtor"s spouse and of any former spouse who resides or resided with the debtor i



For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:**

Site Name Name and Address Date Environmental of Governmental Unit of Notice and Address Law



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Environmental Date and Address of Governmental Unit of Notice Law

Record #: 637632 B7 (Official Form 7) (12/12) Page 6 of 10 Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 39 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors Bankruptcy Docket #:

Judge:

STATEME	NT OF	FINAN	ICIAI	AFFAIRS
SIAILIVIL		IIIAI	VOIAL	AI I AINS

NONE
V
X

17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the
debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket
number.

Name and Address of	Docket	Status of
Governmental Unit	Number	Disposition



18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Other TaxPayer I.D. No.	Address	Business	Ending Dates
Soc. Sec. No./Complete EIN or		of	and
Name & Last Four Digits of		Nature	Beginning



b. Identify any business listed in subdivision a., above, that is "single asset real estate" as defined in 11 USC 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Record #: 637632 B7 (Official Form 7) (12/12) Page 7 of 10

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 40 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Name and Address

Bankruptcy Docket #:

		ANOIAL APPA/20
	STATEMENT OF FINA	ANCIAL AFFAIRS
	who within two (2) years immediately precedir d a financial statement of the debtor.	ng the filing of this bankruptcy case have audited the books of
		Dates Services
Name	Address	Rendered
	ho at the time of the commencement of this of account and records are not available, expla	case were in possession of the books of account and records of in.
Name	Address	
		tile and trade agencies, to whom a financial statement was
sued by the debtor within two (2	years immediately preceding the commence	ement of this case.
Name and Address	Date Issued	
Address		_
). INVENTORIES		
st the dates of the last two inver ollar amount and basis of each i		ne person who supervised the taking of each inventory, and the
Date	Inventory	Dollar Amount of Inventory
of Inventory	Supervisor	(specify cost, market of other basis)
List the name and address of the	he person having possession of the records	of each of the inventories reported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records	ı
or inventory	of inventory records	_
L CURRENT PARTNERS OF	FICERS, DIRECTORS AND SHAREHOLDEF	<u></u>
	st nature and percentage of interest of each i	
If the debtor is a partnership, lis	st nature and percentage of interest of each	·
	st nature and percentage of interest of each Nature of Interest	Percentage of Interest

Title

Nature and Percentage of

Stock Ownership

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 41 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

	STATEMENT OF FINA	NCIAL AFFAIRS	
22. FORMER PARTNERS, OFFICERS,	DIRECTORS AND SHAREHOLDERS:		
f the debtor is a partnership, list the natu	re and percentage of partnership interes	st of each member of the partnership.	
Name	Address	Date of Withdrawal	
•	officers, or directors whose relationship	with the corporation terminated within	one (1) year
mmediately preceding the commencement	·	Date of	
and Address	Title	Termination	
Name and Address of Recipient, Relationship to	Date and Purpose of	Amount of Money or Description and value of	
Debtor	Withdrawal	Property	
24. TAX CONSOLIDATION GROUP:			
•	ne and federal taxpayer identification nur en a member at any time within six (6) ye		• .
•			• .
ax purposes of which the debtor has been name of Parent Corporation	en a member at any time within six (6) yo Taxpayer		• .
Name of Parent Corporation 25. PENSION FUNDS: f the debtor is not an individual, list the results of the parent contains the contains	en a member at any time within six (6) yo Taxpayer	ears immediately preceding the comm	the debtor, as an

Record #: 637632 B7 (Official Form 7) (12/12) Page 9 of 10

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 42 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 05/27/2015 /s/ Willie B Brooks

Willie B Brooks

Dated: 05/27/2015 /s/ Brenda Lenial Randolph

Brenda Lenial Randolph

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 637632 B7 (Official Form 7) (12/12) Page 10 of 10

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 43 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Willie B Brooks and Brenda Lenial Randolph / Debtors

In re

Bankruptcy Docket #:

Judge:

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Credit Acceptance	2002 Chevrolet Trailblazer
DO Day 542	
PO Box 513 Southfield MI 48037	
Property will be (check one):	
	Datainad
□Surrendered ■F	Retained
If retaining the property, I intend to (check at least or	ne):
☐Redeem the property	
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
L	
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt
Property No. 2 Creditor's Name:	Describe Property Securing Debt:
Hyundai Capital Americ	2013 Hyundai Sonata with 48000 Miles
Attn: Bankruptcy Dept.	2010 Hydridd. Sandid mar 18888 mmss
10550 Talbert Ave	
Fountain Valley CA 92708	
Property will be (check one):	
□Surrendered	Retained
If retaining the property, I intend to (check at least or	ne):
☐Redeem the property	10).
■Reaffirm the debt	
□Other. Explain	(for example, avoid lien using 110 U.S.C. § 522(f)).
Property is (check one):	
■Claimed as exempt	□Not claimed as exempt

Record # 637632 B6F (Official Form 6F) (12/07) Page 1 of 2

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 44 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

	DEBTOR'S STATEMENT OF INTENTION	
Property No. 3		
Creditor's Name: Springleaf Financial S Attn: Bankruptcy Dept. 601 Nw 2Nd St Evansville IN 47708	Describe Property Securing Debt: 2000 Pontiac Grand Prix - Inoperable	
Property will be (check one):		
■Surrendered	□Retained	
If retaining the property, I inten ☐Redeem the property	nd to (check at least one):	
□Reaffirm the debt		
□Other. Explain	(for example, avoid lien u	using 110 U.S.C. § 522(f)).
Property is (about analy		
i roperty is (check one).		
	■Not claimed as exempt erty subject to unexpired leases. (All three columns of F	Part B must be
□Claimed as exempt PART B - Personal prope		Part B must be
□Claimed as exempt PART B - Personal prope completed for each unex Property No. Lessor's Name:	erty subject to unexpired leases. (All three columns of F	Part B must be Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
□Claimed as exempt PART B - Personal prope completed for each unex Property No. Lessor's Name:	erty subject to unexpired leases. (All three columns of Fapired lease. Attach additional pages if necessary.)	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):
□Claimed as exempt PART B - Personal prope completed for each unex Property No. Lessor's Name: None	erty subject to unexpired leases. (All three columns of Fapired lease. Attach additional pages if necessary.)	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
□Claimed as exempt PART B - Personal prope completed for each unex Property No. Lessor's Name: None	perty subject to unexpired leases. (All three columns of Fixpired lease. Attach additional pages if necessary.) Describe Property Securing Debt: alty of perjury that the above indicates my intention as to any prop	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No

/s/ Brenda Lenial Randolph

Brenda Lenial Randolph

B6F (Official Form 6F) (12/07) Page 2 of 2

X Date & Sign

Dated: 05/27/2015

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 45 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

DIGGLOCULES OF COMPENSATION OF ATTORNEY FOR REPTOR . 2040R

	DISCLOSURE OF COMPENSATION OF ATTO	PRNEY FOR DEBTOR - 201	6B
	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that that compensation paid to me within one year before the filing of the petition rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection	in bankruptcy, or agreed to be paid to	
	The compensation paid or promised by the Debtor(s), to the undersigned, is as for	ollows:	
	For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$2,295.00
	Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$665.00
	The Filing Fee has been paid.	Balance Due	\$1,630.00
2	2. The source of the compensation paid to me was:		, ,,,,,,,,,,,
	—		
	Debtor(s) Other: (specify)		
3.	3. The source of compensation to be paid to me on the unpaid balance, if any, remai	ining is:	
	Debtor(s) Other: (specify)		
	The undersigned has received no transfer, assignment or pledge of provalue stated: None.	operty from the debtor(s) except the	following for the
4.	4. The undersigned has not shared or agreed to share with any other entity, other that firm, any compensation paid or to be paid without the client's consent, except as for the consent is a second or to be paid without the client's consent.		
5.	5. The Service rendered or to be rendered include the following:		
(a)	•	t in determining whether to file a petition	
(h)	under Title 11, U.S.C. (b) Preparation and filing of the petition, schedules, statement of affairs and other docu	umants required by the court	
(c)		unients required by the court.	
	(d) Advice as required.		
6.	6. By agreement with the debtor(s), the above-disclosed fee does not include the followard fee does NOT include missed meeting or court dates, amendments another chapter.	-	r conversions to
		CERTIFICATION	
		a complete statement of any agreement or a	
	for payment to me for represe	entation of the debtor(s) in this bankruptcy	proceedings.
	Respectfully Submitted,		
Da	Date: 05/27/2015 /s/ Jon Kurt Clasing		
	Jon Kurt Clasing		
	GERACI LAW L.L.C.		
	55 F. Monroe Street #3400		

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

637632 Record # B6F (Official Form 6F) (12/07) Page 1 of 1 Geraci Law L.L.C.

Case lational desorgular terror of 51E. Mainter to the 12/3/100 chicks of the 160-095/27/135-137:30:47 Desc Main Date: 4/13/2015

Consultation Attorney: Range 46 of 59

Record #: 637-632



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 ban ruptcy are This amount does NOT INCLUDE court filing fees of \$335, or for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my to change, and this fee may have to be adjusted. This fee includes of work in the representation in my Chapter 7, including the for credit counseling or financial management classes. and other learnents, reaffirmations and other correspondence with my areditors, correspondence and negotiations with my Chapter 7 Trustee (if required), motions and at the 341 meeting of creditors, but does NOT include missed 341 meetings, amendments to schedules, metions to dismiss filed by the U.S. Trustee and other evidentiary hearings, other contested matters, or adversary proceedings. For work done on these matters, we bill between \$275/hr and \$350/hr for attorney time, based on the attorney doing the work, and \$85hr paralegal time. More than one attorney and paralegal will work on my

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts; tax due in last 3 years, unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future associator/condo HOA dues,or debts listed in your red or green folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Brooks(Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C.

BrendaRandolph (Joint Debtor)

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 47 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

VERIFIC	ATION	OF	CREDIT	MΔ	CRIX
	AIIVII	OI.	CILLDI	IVIA	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 05/27/2015 /s/ Willie B Brooks

Willie B Brooks

X Date & Sign

Dated: 05/27/2015 /s/ Brenda Lenial Randolph

Brenda Lenial Randolph

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 48 of 59 In re Willie B Brooks and Brenda Lenial Randolph / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 637632 B 201A (Form 201A) (11/11) Page 1 of 2

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main

In re Willie B Brooks and Brenda Lenial Randolph

Form B 201A, Notice to Consumer Debtor(s) Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 05/27/2015	/s/ Willie B Brooks	
	Willie B Brooks	
Dated: 05/27/2015	/s/ Brenda Lenial Randolph	
	Brenda Lenial Randolph	
Dated: 05/27/2015	/s/ Jon Kurt Clasing	
	Attorney: Jon Kurt Clasing	

637632 Form B 201A, Notice to Consumer Debtor(s) Record # Page 2 of 2 Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 50 of 59

B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Willie B Brooks Brenda Lenial Randolph

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Dated: 5 /2015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Brenda Lenial Randolph

Dated: 5/27/2015

Signature of Attorney

Signature of Attorney for Deptor(s)

Joh Kurt Clasing

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated:

* in a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 51 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

J.,, G G, L.	the first of an hardwards agonal propised a briefing from a credit counseling agency approved by
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l ce	rtify under penalty of perjury that the information provided above is true and correct.
Dat	red: 5777 /2015 Willie B Brooks X Date & Sign

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 52 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.
Dat	ed: 5727 /2015 Dunk & Rardyr X Date & Sign
	Brenda Lenial Randolph

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 53 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 5 77-7 /2015

Willie B Brooks

X Date & Sign

Dated: <u>5/0`/</u>/2015

Duela Flavori

X Date & Sign

Brenda Lenial Randolph

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 54 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 5 77 /2015

Willie B Brooks

X Date & Sign

Dated: <u>5121</u>

Brenda Lenial Randolph

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 637632

B7 (Official Form 7) (12/12)

Page 10 of 10

DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!! X Date & Sign

Willie B Brooks

X Date & Sign

Brenda Lenial Randolph

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 56 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Willie B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

J DECLAREUNI	DER PENALTY OF PERJURY THAT THE FOREGOING IS TRU	JE AND CORRECT.
Dated: 5 127 /2015	Willie B Brooks	X Date & Sign
Dated:/2015	Brenda Lenial Randolph	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 57 of 59

Debtor 1	Willie	В	Brooks	•	Case Number (if known) _		
Debtor 1	First Name	Middle Name	Last Name				***************************************
				- 2	Column A	Column B	
					Debtor 1	Debtor 2 or non-filing spouse	

					\$0.00	\$0.00	***************************************
8. Uner	nployment comp	unt if you contend that the amount	received was a benefit				***************************************
unde	ot enter the amou r the Social Secu	irity Act. Instead, list it here:					
For	VOU						
For	your spouse						
9. Pen	sion or retireme	nt income. Do not include any am	ount received that was a		\$0.00	\$0.00	
ben	efit under the Soc	cial Security Act.					***************************************
10. Inc e	ome from all other	er sources not listed above. Spec	cify the source and amount.	eived			***
Do	not include any b	enefits received under the Social Corine a crime against humanity. O	r international or domestic				***************************************
terr	orism. If necessar	ry, list other sources on a separate	e page and put the total on li	ne 10c.	\$0.00	\$ 0.00	***************************************
100	Foster Care	Reimbursement					commence
					\$ 0.00	\$1,275.00	
10b		rom separate pages, if any.			\$0.00	\$1,275.00	
1			- u 1 40 5 b			64 075 00	= \$3,581.98
11. Cal	culate your total	i current monthly income. Add lin ne total for Column A to the total fo	es 2 through 10 for each		\$2,306.98 +	\$1,275.00	- \$5,561.56
COI	umn. Inen add tr	ie total for Column A to the total is	. • • • • • • • • • • • • • • • • • • •				***************************************
Part	2 Batamaia	e Whether the Means Test Applies	to You				
12. Ca	lculate your curr	rent monthly income for the year al current monthly income from lin	. Follow these steps:		Copy line 11 here	12a.	\$3,581.98
12a	. Copy your tot	al current monthly income from illi	e 11		••	£.	x 12
	Multiply by 12	2 (the number of months in a year)) .			405	\$42,983.76
12t	. The result is y	your annual income for this part of	the form.			12b.	\$42,963.76
i i							***************************************
13. Ca	lculate the medi	an family income that applies to	you. I didn aloos steps.				
	in the state in w	hich vou live.	iL				
							
Fil	l in the number o	f people in your household.	2				
			s bassachald			13.	\$62,440.00
		amily income for your state and siz licable median income amounts , g	io online Hislan the Hak Succi	lieu III lile separate		·	-
in	ting a list of appi structions for this	form. This list may also be availa	ble at the bankruptcy clerk's	office.			
14. H	ow do the lines o	compare?					
		s less than or equal to line 13. On	the top of page 1, check box	1, There is no pres	sumption of abuse.		
14	Go to Part	3.					
	h □ino 12h is	s more than line 13. On the top of	page 1, check box 2, The pr	resumption of abuse	is determined by Form	22A-2.	
14	b. Line 12b is. Go to Part	: 3 and fill out Form 22A-2.	• = • • • •				
Par	t 3: Sign Be						
	Bv sianina h	nere, I declare under penalty of pe	rjury that the information on t	this statement and ir	n any attachments is tru	e and correct.	
***************************************	-, -, -, -, -, -, -,	And 11			In JERA.	10 sh	
***************************************	001	, Da 12.120	101-	alu	enc 2 aur		
Table Control	, (11	Willie B Brooks	······································	Ві	renda Lenial Rand	loiph	
***************************************				-	* 0=		
	Б. (-	QA 10015		Date∷ 🧲	<u>1 27 1</u> 2015		
-	Date::	<u> 37</u> 12015		<u> </u>			
	if you check	ked line 14a, do NOT fill out or file	Form 22A-2.				
	If you checl	ked line 14b, fill out Form 22A-2 a	nu me il will and join.				

Form B 201A, Notice to Consumer Debtor(s)

In re Willie B Brooks and Brenda Lenial Randolph / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: <u>5777</u>/2015

Willie B Brooks

X Date & Sign

Dated: <u>5/2//</u>201

Brenda Lenial Randolph

X Date & Sign

Attorney: Jon Kurt Clasing

Case 15-18561 Doc 1 Filed 05/27/15 Entered 05/27/15 17:30:47 Desc Main Document Page 59 of 59

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re

Willia B Brooks and Brenda Lenial Randolph / Debtors

Bankruptcy Docket #:

Willie B Brooks and Brenda Leman		Judge:
	DEBTOR'S STATEMENT OF INTENTIO	N and the second
Property No. 3 reditor's Name: pringleaf Financial S ttn: Bankruptcy Dept.	Describe Property Securing Debt: 2000 Pontiac Grand Prix - Inoperable	
01 Nw 2Nd St vansville IN 47708		
roperty will be (check one):		
Surrendered	□Retained	
retaining the property, I intend to (ch	neck at least one):	
□Redeem the property		
□Reaffirm the debt		
□Other. Explain	(for example, avoid	lien using 110 U.S.C. § 522(f)).
Property is (check one):		
□Claimed as exempt	■Not claimed as exempt	
Property No. Lessor's Name: None	Describe Property Securing Debt:	_ease will be assumed pursuant to 11 U.S.C. § 365(p)(2): □ Yes □ No
I declare under penalty o	f perjury that the above indicates my intention as to an debt and/or personal property subject to an unexpire	iu ienoe.
Dated: <u>5</u> /27 /2015	Willie B Brooks	X Date & Sign
Dated: 5 / 27/2015		X Date & Sign